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APRIL 22, 1914

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The Grain Growers' Guide

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The Circulation Manager
The Grain Growers' Guide, Winnipeg

Our Ottawa Letter

Protectionist Doctrine Finds Support With Eastern Members—Western Farmers Receive Much Free Advice

(By The Guide Special Correspondent)

Ottawa, April 19.—Considerably less than fifty per cent. of the members of the Commons came here this week after the Easter recess to resume their labors. The resumption of business was fixed for Wednesday, the continuation of the budget debate being the order of the day until disposed of. During the three days since the House has been resumed many speeches have been made. Some have been dull, while others have been of considerable interest. There will not be much excitement over the debate, however, until next week, when it is expected that Premier Borden will be back from his holiday in Virginia. Practically all the members will be here then, and the Liberals will move their amendment or amendments. Up to the present it has not been decided whether there will be one or more.

One feature of the discussion which will please many people no doubt has been the outspoken declaration of two Liberals and one Conservative member that they are opposed to any further government assistance to the C.N.R. Archie McColg, West Kent; Wm. Buchanan, Medicine Hat; and J. H. Burnham, of West Peterboro, are three men who have come out flatfooted in opposition to the proposal. Of course it will be interesting to see if Mr. Burnham will "stick" when the proposals are brought down.

Probably the most striking feature of the budget debate has been the number of "sore" things said about Western Canada by Eastern members and the arguments put up by ministerial supporters from Ontario in favor of more protection for the Canadian farmers. Higher duties on corn, meats, eggs, butter and other products of the farm have been advocated. Another interesting feature has been a defence of protection for the iron, steel and coal industries by W. F. Carroll, Liberal member for South Cape Breton, the home of the biggest steel industry in the Dominion.

Alkins a Mystery

Tonight the House is discussing a "mystery" speech made this afternoon by J. A. M. Alkins, the member for Brandon. Mr. Alkins undertook to place upon the pages of Hansard the attitude of the farmers of the West in regard to free wheat and free agricultural implements with running comments of his own which made it rather hard to discover just what his real views are. The speech looked like a more or less skillful effort to "stand off" the question—to argue for free wheat while leaving the door open to vote against it. He professed to believe that the minister of finance had not definitely closed the door against free wheat. One thing, however, is certain: When the government decides on free wheat Mr. Alkins will not be opposed to it.

Mr. Alkins was replied to by W. A. Buchanan who made an exceptionally strong argument in favor of the demands of the western farmers. He told the manufacturers frankly that they were making a mistake and that the grievances of the West would have to be dealt with. He appealed to the members of the House to get together and solve the problem.

A Liberal Protectionist

The debate was resumed on Wednesday by W. F. Carroll, Liberal member for South Cape Breton, who, while adhering to the opposition policy of free wheat, free agricultural implements and cheaper food stuffs, gave his hearty approval to the principle of protection for the steel, iron and coal industries. He maintained that the infant industries of this country which have not yet reached that stage which enables them to capture the home market should be given a reasonable measure of protection by whatever government happens to be in power. He added that when an industry has not only captured the Canadian market but has shown itself able

to compete in the markets of the world, that industry should no longer receive protection.

"Do the hon. gentleman's remarks apply to such a concern as the Dominion Steel Company," queried Mr. Lalor, of Haldimand, who desired to draw out the member for South Cape Breton.

"The hon. gentleman need not worry," replied Mr. Carroll, "I am going to discuss that. I never run away from discussing any phase of a situation. I take the further ground that when the manufacturers of this country feel that they are able not only to capture the Canadian market but compete successfully in the markets of the world they should be given their own way of thinking and their products should be put on the free list. They are the best judges of the situation."

Favors Steel Bounty

Mr. Carroll then went on to express his dissatisfaction with what the government had done for the steel industry. After pointing out that a bounty had been paid on pig iron since before 1896 he went on to say that in 1907 Mr. Fielding gave a bounty of \$3 a ton on wire rods. His reason for doing so was that it was preferable to put on a bounty than to provide a protective duty which would necessitate changing the basis of the tariff on the products of these rods. As a result of this action the Dominion Steel Company and the Dominion Steel Corporation, of Hamilton, had prospered. The population of Sydney, where the former company is located, increased from three or four thousand in 1907 to twenty thousand in 1911. This bounty Mr. Carroll maintained, was a better thing for the steel industry than the \$3.50 a ton duty which has now been placed on wire rods. His reason for saying this was that the minister of finance holds a bludgeon over the Dominion Steel Company and the Steel Corporation of Ontario. He had said to them that if they do not sell wire rods in the small manufacturers of mills at a reasonable price, or at the price they were getting them at herebefore, the duty would be removed. As a consequence the new duty does not mean that the steel manufacturers who produce steel rods are going to get the benefit of the \$3.50 per ton duty on their output.

Coal Needs Protection

Mr. Carroll also protested against the removal of the duty on bituminous coal used in the manufacture of coke. He thought it a serious thing for the minister of finance to interfere with the coal tariff in Nova Scotia. During the campaign of 1911 he had favored a reduction of seven cents per ton on coal because under the reciprocity pact Canada was getting a good price for it. We were getting a perfectly free market in the United States for slack coal which constitutes between thirty and thirty-five per cent. of the output of the Dominion Coal Company. Mr. Fielding, he said, used to be counted with sitting tight upon his coal scuttle. He did that with the approval of the people of Nova Scotia, who would be disappointed because the present minister of finance had decided to get off the coal scuttle, thereby allowing his manufacturing friends in Ontario to put in the thin edge of the wedge insofar as the duty on coal was concerned.

The remainder of Mr. Carroll's speech was devoted to the advocacy of the Liberal policy as set forth in amendments moved this session. Dealing with the free wheat question he advocated the removal of the duty maintaining that flour which sells for \$6.50 retail in Halifax can be bought in London for \$4.18 retail. He quoted from a letter which appeared recently in the Montreal Standard a statement to the effect that several milling industries in this country—the Ogilvie, the Lake of the Woods and the International Milling Company—according to their own pub-

Continued on Page 20

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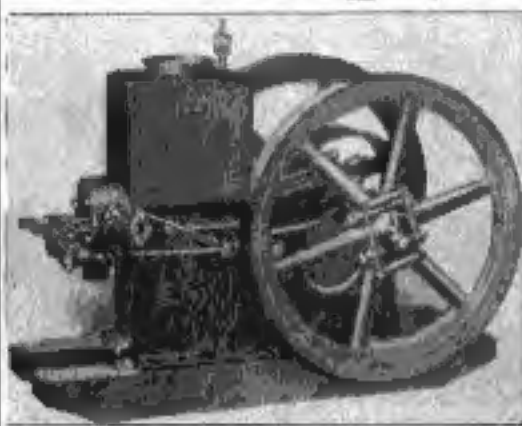
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The Grain Growers' Guide

Winnipeg, Wednesday, April 22nd, 1914

FARMERS VS. MANUFACTURERS

We have given in this issue in full that part of the Budget Speech in which the Finance Minister dealt with the duty on agricultural implements. By reading this carefully Western farmers can ascertain the attitude of mind of the Finance Minister and will have no difficulty in discovering whether his solicitude for the farming industry compares favorably with his regard for the manufacturing industry. Mr. White says he examined the balance sheets of the implement manufacturers, but he does not give any hint as to the percentage of profits they have earned, nor does he even suggest what, in his opinion, would be a fair profit upon capital invested in this industry. He gives no hint as to the amount of watered stock contained in their capital, nor does he undertake to explain how such hard pressed industries have actually produced a considerable number of millionaires. If these industries are to be wards of the nation and to be allowed by special legislation to levy tribute upon every farmer in Canada, it is only just and fair that all this information should be given to the public fully and without reserve. We will make the assertion, and we do not believe there is a single farmer in Canada who will repudiate it, that the farmers of Canada have no desire to ruin nor even in any way cripple any legitimate implement factory in Canada. The farmers of Canada are quite as much interested in national welfare and development as any manufacturer, but when they are called upon to pay out a part of their earnings to a manufacturer, they need something more than Mr. White's very general remarks to convince them that the object of their forced bounty is in actual need of it. The duty on cream separators was abolished several years ago. These separators are agricultural implements and are manufactured in Canada. In Toronto they are made in the Massey-Harris factory under the same roof where binders and mowers are manufactured. Yet free trade has not closed down the Massey-Harris cream separator factory, nor thrown its employees out of work. In fact, the cream separator business of Canada generally has grown and prospered steadily under free trade. Mr. White will need to explain fully this tariff enigma before he can convince any reasonable mind that free trade in agricultural implements will ruin these industries. Mr. White states that on all implements made in Canada which have been exported to other countries there has been allowed a drawback in the duties paid on raw material which averages 5 per cent. of the cost. This means that when a binder, mower, plow or any other implement is shipped to a foreign country the government gives the manufacturer a bounty of 5 per cent. out of the money in the public treasury which has been collected to run the business of the country. This drawback or bonus is given to "encourage exports." On this very same basis it is difficult to understand Mr. White's attitude towards the Western farmers. He is very anxious to "encourage exports," but the fact that the Western wheat in Canada's chief export receives no recognition. He even insists on keeping the door to the Southern market closed to prevent the export business, which in the case of the implement manufacturers he takes such pains to encourage by bounties. In the face of a 15 per cent. tariff well prior to October 3 last, Canadian implement manufacturers exported implements to the United States at a profit. Now, however, that these implements enter the United States duty

free and at the same time receive a bounty from the public treasury of Canada, it seems like rubbing it in to treat the farmers in the way Mr. White has done. It is time to consider whether these industries are for the benefit of Canadians or foreigners. The speech of the Finance Minister plainly states that the government does not intend to give the farmers relief that amounts to anything. If the government becomes convinced that this wholesale discrimination against the farmers will lose them every rural seat in the Prairie Provinces, they will soon change their attitude. The paramount object of every government is to retain power, and the farmers of Canada, and of Western Canada particularly, must make their political power felt if they expect to secure a square deal from Ottawa.

THE IMPLEMENT DUTIES

By the budget presented to the House of Commons on April 8 by Finance Minister White, the duty on binders and mowers is reduced from 17½ per cent. to 12½ per cent., all the other implement duties being left unchanged. This is the sole concession made to the farmers of Western Canada in a tariff revision that contains dozens of changes for the benefit of manufacturers, and it is superfluous, almost, to say that the farmers are bitterly disappointed. From the speeches and written statements of cabinet ministers and influential members of parliament, the farmers had been led to expect that when the agricultural implement duties were dealt with by the present government the reduction would be both general and substantial. Western Conservative members, Western Conservative candidates and Western Conservative papers talked loudly and often of lower duties, and sometimes of free trade in agricultural implements prior to the last election, and there is no doubt that thousands of farmers voted for Conservative candidates and thus helped to defeat reciprocity because they were told that if the party led by Mr. Borden was placed in power the duties on their plows, harrows and cultivators, their threshing machines, engines and tanks, their seeders, rollers and binders, their mowers, rakes and stackers, would either be removed altogether or very considerably reduced. But the farmers have been betrayed. Of all the things used on the farm the duties on only two have been reduced and those by only 5 per cent. Their chief betrayers are those in whom they had most confidence, men who have been honored by being called to places in the government of the country. Hon. Dr. Roche, minister of the Interior, and Hon. Arthur Meighen, K.C., solicitor-general. Other Western Conservative members, including Dr. F. L. Schaffner, M.P. for Souris, Man.; John Herron, late M.P. for Macleod, Alta., and R. S. Lake, late M.P. for Qu'Appelle, Sask., also expressed themselves in favor of reducing the duties and strongly condemned the late government for not taking such action. In the summer of 1910 The Guide addressed a letter to each of the western members of Parliament asking their opinion on a number of important questions, including the reduction of the tariff, and the answers received were published in The Guide of July 6, 1910. A glance over those letters shows that the present trifling reduction of duties is far from representing the views which the western Conservative members then declared. Mr. Lake said:

"A notable example of prime interest to the farmers, is the case of the larger agricultural implements, which are an absolute necessity in modern agriculture, and indeed may be called

the raw material of the grain growers. The agricultural implement industry holds a unique position at present in Canada. It is the only large industry in the country whose export trade is larger than the import trade in the same articles. It is an industry which I believe could hold its own without any protection at all."

Mr. Herron's words were:

"The reduction of tariff on agricultural implements is a crying need in this Western country and I feel that if sufficient pressure is brought to bear upon the government it must finally give the farmers justice in this matter."

Dr. Roche declared:

"I believe that there are a number of articles bearing too high a rate of duty, which might be reduced with benefit to the agriculturist of Western Canada, such as agricultural machinery, a resolution to reduce such duty having received my support in the House of Commons."

Dr. Schaffner replied to our letter by enclosing copies of some of his speeches in the House, one of which was in support of a motion which he moved on April 2, 1907, in favor of reducing the duties on mowers and binders from 17½ to 10 per cent. Mr. Meighen also had spoken in favor of reduced duties, but his views were fully expressed in the famous speech which he delivered in the House on January 18, 1911, when he moved:

"That in the opinion of this House a substantial reduction in the import duties on agricultural implements is now due to the agriculturists of Canada and is in full accord with the true ends of a protective tariff."

Mr. Meighen and Dr. Roche are now members of the Canadian Government, and they had a hand in framing the budget in which the farmers have been given such a raw deal. That budget reduces the duty on mowers and binders from 17½ to 12½ per cent. but it leaves cultivators, plows, harrows, horse rakes, seed-drills, manure spreaders, weeders, windmills, threshing engines, horse powers, farm tractors, wind stackers, and threshing machine separators, subject to a duty of 20 per cent., and hay loaders, potato diggers, feed cutters, grain crushers, fanning mills, hay tedders, rollers, and other agricultural implements not otherwise provided for, subject to a duty of 25 per cent. Axes, scythes, sickles, bay or straw knives, edging knives, hoes, rakes, and forks bear a duty of 22½ per cent., shovels and spades pay a duty of 32½ per cent., and farm gasoline engines are still taxed 27½ per cent. as before. In this same budget, let it be remembered, a large number of articles were placed on the free list, when imported by manufacturers for use in Canadian industries, and we should like to know, and the farmers of Western Canada would like to know why they must pay these high and unnecessary duties on what are virtually the raw materials of their industry when others are relieved of the burden. We hope that when Mr. Meighen and Dr. Roche and the other Western Conservatives next visit their constituencies they will be severely taken to task for their failure to secure justice for the western farmers, and that they will be required to give explanations. One thing they will no doubt say, and truly, is that if the Conservatives are unjustly taxing the farmers upon their implements, the Liberals have done even less towards reducing the implement duties. By the National Policy tariff enacted by the Conservatives in 1879 the duty on the principal agricultural implements was placed at 35 per cent., and here it remained until 1894, when the duties on drills, harrows, binders, mowers, and plows were reduced by the Conservatives to 20 per cent. Hon. Geo. E. Foster was at that time minister of finance, and in announcing the reduction he said:

"After considering the matter in all its phases the government has come to the conclusion to reduce these from 35 per cent. to 20

per cent., a reduction of 15 per cent. on the whole, and a reduction which it will tax the manufacturers of these implements to meet and keep the field in which their competition is at present even quite heavy, especially in the North-West; but a reduction with which the Government believes that they can prosecute their industry, while at the same time it will have the effect of greatly cheapening one of the largest items of expenditure to which the farmer has been subjected, especially in grain growing districts."

These duties remained in force until 1906, when Mr. Fielding, the Liberal finance minister, made a reduction in mowers and binders from 20 to 17½ per cent., leaving plows, drills and harrows at 20 per cent., the present duty. Mr. Fielding at the same time reduced the duty on windmills and thrashing engines and separators from 25 to 20 per cent., but stated that with the reduction in duty on thrashing outfits an increase in valuation was being made. Axes, scythes, sickles, hay or straw knives, hoes, rakes, and forks were reduced by Mr. Fielding from 25 to 22½ per cent., while the duty of 25 per cent was maintained on hay loaders, potato-diggers, horsepowers, wind-stackers, feed cutters, grain crushers, fanning mills, hay tedders, rollers and other agricultural implements not otherwise provided for.

The fact that the Liberals when in power did very little towards reducing the duties on agricultural implements, is, however, no excuse for the betrayal of the farmers by Messrs. Meighen and Robson and the other Conservative members. It may be a good reply to the criticism of Sir Wilfrid Laurier and other Liberal members, who only believe in Free Trade when the Conservatives are in power but it is no argument to use with the great bulk of the farmers of the West, Liberal, Conservative and Independent, who demanded free trade in agricultural implements when the Liberals were in power and who will continue to make the same demand until it is granted, no matter which party is holding the reins of office.

AN ACCURATE COMPARISON

Supporters of the Government, in endeavoring to make excuses for the small reduction in the agricultural implement duties, are pointing out that the new duty on mowers and binders is 2½ per cent. lower than that proposed in the Reciprocity arrangement. This is correct, but the proposed Reciprocal tariff gave reductions in practically all lines of agricultural implements, whereas the Government has given a reduction on only two implements. Below are the duties as revised by the Government, compared with the Reciprocity proposals:

	Present Revision. Per cent.	Reci- procity. Per cent.
Farm Wagons	25 ..	22½
Plows	20 ..	15
Harrows	20 ..	15
Drills and Planters ..	20 ..	15
Horse Rakes	20 ..	15
Cultivators	20 ..	15
Thrashing Machines ..	20 ..	15
Portable Engines	20 ..	20
Hay Loaders	25 ..	20
Potato Diggers	25 ..	20
Feed Cutters	25 ..	20
Grain Crushers	25 ..	20
Fanning Mills	25 ..	20
Hay Tedders	25 ..	20
Farm or Field Rollers ..	25 ..	20
Manure Spreaders ..	20 ..	20
Mowers	12½ ..	15
Binders	12½ ..	15

There is no room for debate on this question as the figures are from the official documents and speak for themselves.

Politicians who believe in democracy are, as a rule, found in the Opposition.

FAKER OR PATRIOT?

One of the best known and most widely circulated newspapers in all Canada is the Family Herald and Weekly Star, of Montreal. This paper is owned by Sir Hugh Graham, a strong supporter of the Conservative party, but his political affiliations have not been prominently displayed and there is no doubt that when it speaks on a big public issue its opinion carries a great deal of weight. Recently The Guide has received a number of letters from readers who also take the Family Herald and Weekly Star, asking if that paper is a faker or whether it is honest and in the habit of standing by its word. This question is prompted by the apparent repudiation by the Family Herald of a promise which it made just before the Dominion general elections two and a half years ago, and which unquestionably had a good deal of influence upon the result of that contest. This promise was contained in an article which was printed in large type and columns of double width in the Family Herald and Weekly Star of Sept. 6, 1911. In that article it was stated that the life of Canada as a nation was at stake in the coming election, and the farmers were appealed to to vote against reciprocity and save Canada. If reciprocity was defeated, the Family Herald declared, it would be defeated by the votes of the farmers and "then in deadly earnest will they be entitled to their turn." The Herald then proceeded to tell the farmers what it would do if reciprocity was defeated. It said:

1. We shall insist that Mr. Borden extend just treatment to the Western Provinces in the matter of crown lands, forests, minerals and boundaries.

2. We shall insist that Mr. Borden give the West government control and operation of grain elevators; and that he stick to his promise to extend government encouragement to the skilled meat industry.

3. We shall go beyond Mr. Borden in the matter of free agricultural implements. We do not propose to await the finding of any Tariff Commission. We believe that when our makers of agricultural implements can send their wares to an outside market where they enjoy no protection, and there undersell the Americans and other makers, that they should no longer be allowed to "hambone" the Canadian people into giving them protection at home, by which they are enabled to bleed the Canadian farmer.

Therefore, we declare at once and without delay for FREE AGRICULTURAL IMPLEMENTS; and if reciprocity be beaten, we shall press this policy, work in and work out, on the new Government.

4. We shall advocate the building, and operation on behalf of the people, of the Hudson Bay Railway and the Georgian Bay Canal.

5. We believe that railway freight rates should be reduced; and we shall insist upon a government policy permitting this act of justice.

6. We shall press upon the Borden Government—if it be formed—the fair and equal-handed policy of backing loans to the farmers with the Government guarantee, just as the Government now guarantees the bonds of railways.

If Mr. Borden failed to keep to his promises and yield the demands made by the Family Herald on behalf of the Canadian farmers, then, said the paper, a farmers' party must be formed. Such a party would need a campaign fund of at least a hundred thousand dollars and the Family Herald said:

To this fund the Family Herald will contribute as a first subscription ten thousand dollars. We shall place this ten thousand dollars at the service of the central committee of this National Farmers' Party; and we shall furthermore come to the support of the party with the full force of The Family Herald, whatever that may be worth. We mean business in this matter. If Mr. Borden betrays the farmers who have elected him, he will find an implacable foe in The Family Herald.

Mr. Borden's Government has now been in power for two years and a half, and while a few small concessions have been made, not a single plank in the platform laid down by the Family Herald has been carried into effect by the Government, the Hudson Bay Railway is now under construction. Under these circumstances we might expect

that the Family Herald would be attacking Mr. Borden with all the force at its command and denouncing him for betraying the people and breaking his pledges. We might also expect that the Family Herald would be leading the farmers of Canada in the formation of a farmers' party and be eager to hand over the check for \$10,000 as the foundation of the party's funds. But alas it is not so.

The Family Herald of April 16, 1914, contains a report of the recent Budget Speech and also an editorial article on the tariff changes. That article is before us as we write, and this is what we read on the subject of agricultural implements.

There is to be a "cut" in the duties on agricultural implements, which will be good news to the farmers. While the "cut" does not amount to a complete slaughter, still it is worth noting that it is greater than was proposed under the reciprocity agreement. Whether this reduction will meet the existing necessities or not, it is a step in the direction indicated right along in our columns. We realize, however, that progress must be cautious in such matters. It is certainly a matter of regret that former administrations did not make this forward move years ago.

There is not much of the "implacable foe" about that, and we do not wonder that farmers who have written to the Family Herald asking why that paper has gone back on its promise have received no reply to their letters. It would be a good idea for every farmer in the West who reads the Family Herald to write to that paper demanding an explanation. Of course the true explanation is that the Herald, like most papers which are owned by politicians, was willing to promise anything in order to get its party into power and to forget its promises as soon as it had accomplished that purpose.

The chief credit for the freight rate reductions ordered by the Railway Commission is undoubtedly due to The Winnipeg Free Press. The splendid series of articles showing by figures and facts the heavy discrimination against the West was the main factor in arousing the country to a realization of the unfair burden it was carrying. When these facts were made public the question was taken up by public bodies all over the West and the Railway Commission was forced to take action. The organized farmers have also pressed this question insistently for several years, and undoubtedly their influence had much to do in forcing the investigation. It is to be hoped that the Free Press will continue in its fight for a square deal for the West in conjunction with the organized farmers and other public bodies, because apparently in no other way will justice be secured.

Those responsible for the tariff changes which have discriminated so unfairly against Western Canada, and also for the decision of the Railway Commission, which brands the people of Western Canada as an inferior race of beings, are the men who must carry the responsibility for inevitable cleavage which such unfair decisions is certain to develop. It must be recognized sooner or later that the only basis upon which the Canadian confederation can develop as its makers intended is that of absolute equality of opportunity to all Canadian citizens. The people of the prairies have not that disposition which will permit them to acknowledge their inferiority to the people of any other part of Canada.

We announced some time ago that our special offer of \$1.50 for three-year subscriptions would be definitely discontinued on April 1. A number of subscriptions at this rate have been received since that date, but they have been extended for two years instead of three as per our announcement. We cannot afford to make any further cut rates, but would ask all subscribers in arrears to send us their renewal as promptly as possible either \$1.50 for one year or \$3.00 for three years, which is our regular rate.

Some City Problems

By J. J. WORDSWORTH

Secretary Canadian Welfare League

Article II.—The City Workman's Income

The farmer's income and the city workman's income must be reckoned by very different methods. The farmer has first of all the price of his products (grain, cattle, butter, etc.), less the cost of production (interest, wages, machinery, etc.) This is perhaps the smallest part of his income. There is that which he does not sell, but which he and his family consume or use (vegetables, butter, eggs, meat, driving horses, etc.), or which adds to his wealth (farm improvements, increased number of horses or cattle, etc.). Lastly, and probably greater than either of these, is the increase in the value of his land. The last census showed that in Manitoba the gross returns to the farmers as represented by field crops, fruits, live stock sold, dairy products, animals slaughtered on the farm, wood, eggs, honey and wax averaged \$1,545 per farm holding. The total value of land owned, buildings, farm implements, and live stock on hand averaged per farm holding \$10,030, being an average of \$6,739 for land, \$1,355 for buildings, \$803 for farm implements, and \$1,355 for live stock on hand.

Now the ordinary city workman has no land and no tools of any great value. It is true that in the earlier days he may have acquired property. To that extent he has additional income just as some farmers have additional income from city lots or mining shares. But it is increasingly difficult for the ordinary mechanic to buy even land enough on which to build a house. As he puts it himself, his only capital is his labor-power. The employer owns the "ranch" and everything connected with it. The city workman is simply "the hired man" and with little chance of ever owning anything of his own. His weekly or daily wages are his sole income. These are usually reckoned by the hour. It is true that the hours are shorter than those of the

farmer. In that he has a decided advantage. On the other hand, the farmer boasts that his time is his own. If he does stop working to enjoy a picnic or on account of sickness or to take a trip East, or during the slack winter season he is not docked for every hour. His crops keep on growing, his cattle multiplying and his land increasing in value. All these things must be kept in mind in comparing the income of the city worker and the farmer.

The Workman's Wage

The following wage table may help in estimating a wage earner's income: 17½c. an hour, 10 hours a day, \$308 days a year \$308
20c. an hour, 10 hours a day, \$360 days a year \$360
25c. an hour, 8 hours a day, \$308 days a year \$308
30c. an hour, 8 hours a day, \$360 days a year \$360

Thus it will be seen that a man must receive what is considered high wages and be steadily employed all the year round to earn what in a previous article we found necessary to maintain a decent Canadian standard of living for a family. Now what do city workmen actually receive?

Fair Wage Schedule

The following is the fair wage schedule of the Manitoba provincial government:

Trade or class of labor	Rate	Hours
	per hr.	per wk.
Bricklayers and masons	70	48
Carpenters	55	30
Stone cutters	55	48
Plumbers	55	48
Stonemasons	55	48
Plasterers	55	48
Lathers	50½	34
Painters	50½	34

Electricians	45	36
Sheet Metal workers	45	34
Structural Ironworkers	55	34
Portable and Hat, Engineers	55	36
Marble workers	45	34
Tile Setters	55	34
Asbestos workers	30	34
Builders' laborers	27½	30
Team and wagon	60	30
Excavators	55	30

Several considerations must be kept in mind:

(1) Many receive wages much below the fair wage schedule. At the time these investigations were made (May, 1913) many builders' laborers, for instance, were receiving only 17½ to 20 cents.

(2) The building trades are better paid than some other forms of labor.

Packing house employees are receiving 19 cents for skilled labor; railway employees 18 cents; foundry workers 30 cents; teamsters are working eleven to fourteen hours a day for 24 a day, their pay having been reduced from \$8.25 during the winter of 1912-1913.

Wholesale houses are generally "bad pay."

(3) Many unskilled laborers and skilled workmen in outdoor trades work only eight months in the year, having to spend the winter in enforced idleness.

Thus large numbers of workmen are receiving under \$300 a year, many under \$200 a year, or half of what is necessary to support a family according to normal standard.

(4) Now is the difference made up? For nature's law is inexorable. Differences are always made up somehow.

What Small Wages Mean

The small wages of the husband often mean that the wife and mother is forced to go out working. Our washwomen and scrubwomen are largely married women

with families. The effect? The hospitals report that in many cases the women are "run down." Overwork, if not the direct cause of disease, often complicates and aggravates the disease.

And the homes? From juvenile courts and reformatories come the cry of the children who have been robbed of the mother's care.

Again, the small wages of the father often mean the children must go out to work at an early age to supplement the family income. The principal of a Winnipeg school gave evidence before the government commission on technical education: "In connection with my school work I noted during the past five years that many children leave school to go to work long before they are physically fit or have any adequate preparation for their life work."

"Very few children in our district complete the eighth grade in school. They go to work in stores, box factories, breweries, and as messengers and office boys."

"Many boys and girls are kept at home to mind younger children while the parents are out working. These form probably the largest class of child workers. It is a sad fact, but it seems necessary that in order to maintain the existence of a family the mother must go out to work rather than care for her children. This is the source of much truancy and juvenile crime."

Let the family save on food and we have under-nourished women and children. It is pathetic that in February and March before work starts again the children of many families show very decidedly the effects of under-nutrition.

Save on rent and we have over-crowding, which means insanitary conditions and also immoral conditions.

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A Co-operative Credit Scheme

By P. R. FLISSON, Hatched, Sask.

May I ask the favor of using the columns of your valuable paper to express my views on the possible remedy for the actual financial conditions of our farmers in this province, these views being the result of twenty years' experience in all kinds of co-operations in Europe and twenty years of close observation of the needs of this country.

The remedy which would bring a radical relief is "True Agricultural Co-operation," in which there is a proper start as in anything else. If it is not started right some will enjoy the full benefit of it and many will enjoy no benefit at all. If it is not started right it will take many years of experiment and deception and in the meantime, lots of hardships and ruin for the actual farmers. Why not start it right now and put it on such a footing that it will help everyone equally, as true co-operation must give equal rights to everyone? This is the only way it can prosper and be helpful.

Cheap and Convenient Borrowing

The first start in true co-operation is to have an agricultural organization in each district (it has been recognized by over sixty years' experience that it cannot work satisfactorily on a large scale) by which each farmer will have a line of credit based on his net surplus, credited to his account. It can be an open line of credit or a mortgage line of credit. This latter means that a farmer can mortgage his lands for the full amount for a period of ten, twenty or thirty years, and only borrow just what he needs at a time, pay back that loan or increase it, pay the whole thing off and re-borrow later, just as he does.

during the period he has chosen. He, of course, only pays interest for the time he has the use of the money. In this way there is no formality nor any delay in getting money. A cheque can be issued at any time and it will be paid until the line of credit is exhausted.

7% Payments Wipe Out Loan

A straight mortgage can also be given repayable by amortization. This means to pay a regular sum yearly, and never worry about the principal. We will suppose that the current interest is 6 per cent, and by paying one per cent extra that in every year \$10.00 on \$1,000.00, that one per cent will take care of the principal in little over thirty-four years. In fact the method must be so that until the line of credit of a farmer is exhausted, he will have the right to borrow money at any time of the year he needs it and for all the time he needs it, the farmer stating his own terms as to time he wants the loan for. The reason is that loans being only made to farmers for the purpose of increasing their assets, a sufficient time must be given them to enable them to make enough profit on their loan to pay said loan off with profits. When lines of credit will be exhausted, loans will be made on chattels and grain. All these loans to be made, of course, at as low an interest as possible.

Farmers Can Hold Wheat

With the above conveniences farmers will be able to buy everything they need for spot cash and will, therefore, buy considerably cheaper than they are doing just now, thus considerably reducing their cost of production. Further,

farmers getting in the fall the necessary money to hold their crop, will become a strong co-operation and will be able to create direct markets for their produce and get full price for their grain, thus considerably increasing their returns. It is, therefore, evident that by decreasing the cost of production and considerably increasing their returns, wheat raising will then pay, and pay well, in this country of ours where we have the best of lands and most of it specially adapted for the growing of the best wheat of the world.

Combine Merits of Other Plans

All that is necessary to obtain all the advantages mentioned above, is the organization thru the province of Agricultural Co-operative Banks, working under the Raiffeisen and Landshaften systems combined, that is unlimited and non-speculative. This is the only system which has proved successful in Europe, as of all the failures which have arisen in Europe or even in America, they were always among the Limited Co-operatives, but none working by the system I advocate have ever failed. I do not mean to copy exactly what has been done in Germany or France, as the conditions here are altogether different from there. In Germany the Raiffeisen Banks and the Landshaften Mortgages, altho working in harmony, are two different institutions. This is due to the old routine of European countries. These two institutions have been in existence for over sixty years and have proved successful, but the success would have been much greater if the two systems had been combined.

In France the government established some fifty years ago, a mortgage institution which was to do operations similar to the Landshaften of Germany, but this institution was far from giving the result anticipated, and the farmers' condition was not improving, in fact, much to the contrary. It is only since the Raiffeisen Banks were introduced some twenty-two years ago, that the farmers began to feel some relief, and ever since their wealth has been increasing rapidly. Altho France has also its old routine, the founder or introducer of the Raiffeisen Banks has overcome the difficulty of having the two systems separated, and these banks have for many years past been loaning money on the amortization plan, for twenty, thirty years, or more, and the farmers finding this more profitable for them, will soon do away with the government mortgage institution.

Advantages of Combining Plans

This, I think, is enough proof that if we want to be successful we must have the two plans combined together. Now, if instead of working as I advocate above, the farmers mortgage all their land to a special mortgage company, what kind of security will they have to offer to start their co-operative banks? None, whereas the same security can be used for both. The small gain that a farmer will make on a mortgage at cheap interest, will only be a trifle and will not help him, and cannot be compared with the advantages we would have with the co-operative bank alone, and having the two together it will be nearly perfect. It is to be remembered

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The Implement Duties

By Hon. W. T. WHITE, Minister of Finance

An Extract from the Budget Speech delivered in the House of Commons, April 6, 1914

I come now to deal with the important subject of agricultural implements, and with the consent of the House I shall treat of it somewhat at length, especially in view of the debate which took place recently upon the resolution of my hon. friend from Moose Jaw (Mr. Knowles), asking for the abolition of all duties upon agricultural implements.

Now, Mr. Speaker, it has been recognized, I think, by all governments that it is most important that duties upon agricultural implements should be fixed at rates as reasonable as possible, having regard to fiscal policy. Agriculture is recognized as the great basic industry, and it is important that the implements which the farmer uses—his plow, so to speak—should cost him as little as possible. This principle, sir, is recognized in the tariff of to-day. The average rate of duty upon dutiable goods under the present tariff, the tariff of 1907—the tariff of the late government as well as of the government of to-day—is 25 per cent. The duties upon agricultural implements are chiefly 17½ per cent. and 20 per cent.

The Tariff Structure

Now, there is one point to which I desire to refer in this discussion. The tariff of this or of any other country—and especially of a protective country—is a structure—one part is dependent upon another part; the rates of the tariff are related the one to the other; the rates on finished products are related in and largely dependent on the rates on raw materials which are usually the finished product of other manufacturers, and dutiable. This solidarity, so to speak, of the tariff cannot be lost sight of. Usually it is impossible to deal with a single item without at the same time dealing also with other related or dependent items. To arbitrarily single out special products and lower or abolish the duties upon them without dealing also with necessarily related duties would not only result in the grossest injustice to those affected thereby but would exercise a most harmful effect upon the entire industry of the nation by the ensuing loss of confidence on the part of the business community. On account of this consideration, it is unusual to make many tariff changes except upon occasions of general revision when the tariff can be dealt with as a whole after due inquiry and consideration as to the scope and bearing of all changes proposed. If modifications are then regarded as necessary, upon a range of products or commodities any other modifications dependent thereon or necessary thereto may also be made, to the end that injustice and disturbance may, as far as possible, be avoided.

Now, Mr. Speaker, this is by way of preface to the remarks which I propose to offer in respect of the resolution which was supported, I believe, unanimously by the Liberal members of this House, to the effect that: "In the opinion of this House the time has arrived when, in the interests of the farmers, and consequently in the interests of the whole of Canada, the duties on agricultural implements should be forthwith removed."

Means Free Trade

Sir, there is no reservation or exception about that resolution; it is a drastic resolution calling for the abolition of all duties upon all agricultural implements of every kind and nature whatsoever. Upon the occasion of the debate on the address, I referred to the declaration at Hamilton and at Montreal by my right hon. friend the leader of the opposition (Sir Wilfrid Laurier), in favor of a policy of free food, and I said on that occasion, and I say now, that free food means free trade. I say further now, that free agricultural implements means free trade.

Mr. Terrill: Free trade in implements.

Mr. White: Free trade. Having gone so far, my right hon. friend must inevitably go further. The logical and inevitable outcome and conclusion of his declaration respecting free food and of the policy respecting free agricultural implements is the fiscal policy of free trade. Sir, I have no exception to take to my right hon. friend espousing a policy of free trade. I simply desire to say this—that we on this side of the House are ready to accept that gage of battle, whenever he chooses to throw it down.

Duties On Materials

Now, I am going to ask this House to consider the position of the manufacturer of agricultural implements with all his duties abolished. But first, what is his position under the tariff of to-day? The manufacturer of agricultural implements, as the manufacturer of other commodities in Canada, buys subject to duty, his stone, his brick and all other building materials that enter into the composition of his establish-

ment. He holds his own in competition with the implement makers of the United States? The cost of production is necessarily higher in Canada, even under these conditions, for this reason: it is a well-known fact that cost of production is in inverse ratio to the tonnage, the greater the tonnage, the greater the number of implements manufactured, the less the cost of production, and until this country has developed its industry to the extent to which it has been developed in the United States, it will not be possible for us to compete on even terms with the highly specialized and powerful industries of that republic.

One of the greatest markets for agricultural implements in Canada is the Northwest. I have been looking into the question of freight rates and I find that the freight rates between Chicago and Winnipeg upon agricultural implements are lower than they are between Hamilton and Winnipeg. Therefore, even if the duties upon raw materials were abolished, the Canadian manufacturer of agricultural implements would be at a disadvantage with his American competitors. That being so, what would be the inevitable result of the policy, advocated by hon. gentlemen opposite, of the abolition of duties on all agricultural implements of every kind and nature whatsoever? The effect would be this: it would transfer the entire agricultural implement business of Canada to the United States; it would depopulate some of the most thriving towns, and for what? That an American trust ultimately might gain control of the Canadian market from east to west and dictate prices at its own sweet will.

The Implement Industry

I propose to examine this agricultural implement industry; to see where are the manufacturing engaged in the production of agricultural implements, and to see how important is this industry to Canada. According to the census of 1911 there are in Canada seventy-seven of these establishments, with a capital of \$45,000,000. The number of employees at factories and kind offices, nearly all men, is 9,550, and amount of salaries and wages paid is \$5,550,000. Materials used amount to \$10,400,000, and the value of products is \$20,700,000. There are fifty-four of these establishments in Ontario, located at forty-three different places and in 35 electoral districts. The capital invested in Ontario alone is \$44,000,000. The other establishments are located in the provinces of Quebec, and at Winnipeg and Brandon in the province of Manitoba. I have a complete list of the places in which there are manufacturing of agricultural implements. I shall not go thru it in detail, but for the information of the House—because it was a surprise to me—I propose to mention tonight the names of the places in Canada in which agricultural implements of one kind or another are manufactured. This is the list: Hamilton, Brockville, Toronto, Peterborough, Preston, St. Mary's, Smith's Falls, Tecumseh, Welland, Terrebonne, Guelph, Ingersoll, St. George, Woodstock, Brantford, Cornwall, Aurora, Ayr, Bolton, Goderich, Merriackville, Orillia, Paris, La Prairie, Montmagny, Tillsonburg, Brantford, Chatham, Waterloo, New Hamburg, St. Hyacinthe, Winnipeg, Oshawa, Ridgeway, St. Andrew, Warwick, Summerside, P.E.I., Calgary, St. Thomas, St. Catharines, Stratford, Therville, Joliette, Halifax, New Glasgow, Waterloo, Walkerville, Sord, Waterville. So far as the record goes, there are agricultural implement establishments in every province except British Columbia. In these places there is invested \$45,000,000 of capital, supporting directly, in operatives and their families, probably 50,000 people—the mainstay industrially of many of the towns that I have mentioned, which af-

ford a market for the surrounding country; these are the establishments that the policy of hon. gentlemen opposite, the policy of the abolition, root and branch, of duties on agricultural implements, would destroy.

Manufacturers Overlooked

What is the condition today of those engaged in the manufacture of agricultural implements? I have looked into this matter with a view of ascertaining the facts and dealing with them, I hope, fairly and judiciously. Those engaged in the manufacture of agricultural implements have felt, in common with those engaged in all other enterprises, and are feeling today the financial conditions which have prevailed in Canada during the past two years. Those conditions have been aggravated by a credit system under which the manufacturers of agricultural implements entail the burden of becoming the bankers for many of those to whom they sell their products. Last year their expectations were disappointed as to the demand there would be for their production, and today the agricultural implement manufacturers of Canada are carrying large inventories because of the over-production of last year. They are confronted this year with the condition that prevailed to a large extent last year. Money is becoming easier, but they do not expect that their output of this year will at all reach the output of the last and preceding years. Having regard to the fact that the tariff rates upon one commodity are fixed with regard to the rates upon the raw material entering into its production; having regard to the conditions which I have urged with respect to the consequences of placing agricultural implements upon the free list, and having regard to the financial conditions which prevail today and affect that industry in common with all others, I say that any extreme, high handed or arbitrary action would result most disastrously to that industry. Sir, we are not here to destroy but to encourage and promote Canadian industry. I say that that is our mandate as a Government from the people of Canada. Now we have not been unmindful of the interests of the farmer. We have been desirous that the tariff upon his implements, his plow, should be as reasonable as possible, consistent with our fiscal policy and conditions as they exist in Canada today. But, Sir, we have approached the subject in a rational way. We have made inquiries. For considerably over a year past we have been making inquiries and investigations into the question of agricultural implements. We have made as investigation into the prices of agricultural implements on both sides of the line, in Canada and in the United States. We have made an inquiry as to the factory cost of production of the principal agricultural implements in Canada and in the United States. We have examined the balance sheets of manufacturers with the idea of ascertaining what their position is and whether or not they are making undue profit upon their business.

A Question Uncovered

Mr. Terrill: Would the hon. gentleman state whether, in making that examination, he also examined as to what amount of cash was in the stock and what amount of water?

Mr. White: The examination as to selling price was made by a trusted official of the Customs Department, Mr. Thomas Costello. He examined into the cost of production. I examined the balance sheets myself and I think, without prying myself too much of a complainer, that I know something about a balance sheet. After having given this matter the most careful and painstaking consideration, we are satisfied that on

The Mail Bag

STUBBLE SEEDING

Editor, Guide:—In the last issue of The Guide, the veteran head of the Indian Head Experimental Farm gives some general instructions on farming methods, and, while in many things I should be willing to sit at the feet of Mr. McKay and learn, I feel that I cannot allow his recommendations for stubble seeding to pass without comment.

I travelled over a large part of the Province last year, and saw a large number of crops seeded on stubble (both barbed and disced), and with very rare exception it presented the spectacle of loss and disappointment. In this matter Mr. McKay's advice should be heeded and not followed. Mr. McKay has had the good or misfortune to be located in the Qu'Appelle Valley, where land is strong, and his local experience is not applicable to our Province generally. Plowing or discing stubble for a second crop should under no circumstances be adopted unless the land has been previously well mulched and all grass roots completely destroyed, in addition to which the soil should be a strong clay loam. Where these conditions are non-existent, seed should under no circumstances be put into land that is not plowed.

It is too late in the season to talk of the comparative advantage of fall plowing and spring plowing, but any farmer who has land that he has no time to plow had better use his seed for some profitable feeding purpose, get the land into proper condition for a crop next year, and I have no hesitation in saying his advantage will be a gain of 50 per cent. at least.

This is a result of my personal experience and a general observation of conditions in nearly every part of our Province.

GEO. LANGLEY.

Maymont, April 2.

SLAVERY IN CANADA

Editor, Guide:—The cause of the Civil War between the States in 1861-1865 was the demand of a few men who purposed to continue to take the labor of the black man without rendering him a due equivalent. Can you see any difference between the purpose of the men who precipitated the Civil War and the purpose of the capitalistic forces of today, for are they not taking the profits of the white and black men without rendering them a due equivalent? Because the present conflict is not, nor can be rationalized, it is no less a revolution and one of two results must inevitably follow. Either the great producing forces must come into power and so make it possible to secure the portion that legitimately belongs to those who perform the labor and produce the wealth, or they must inevitably become greater slaves than they are now, for when men can only earn that which will provide food and clothing of the coarsest kind they are slaves, for the lash cannot drive men to labor as reluctantly as the fear of want. When the thought that all men should be free began to vibrate on the wings of the morning, it was not many years before the mightiest conflict of the ages opened, and when it ceased the black man went forth free from his shackles. The thought that labor shall come into its own in vibrating mightily through the world, and it will never cease to vibrate until the capitalistic forces of the world shall reach their apogee. Hence education along economic lines that shall reach all the people, or enough of them to control public sentiment, is the important and the most pressing question before the labor and producing world.

It can best be done thru organization which, in the light of the past, is the most efficient way to reach the great farming class. The responsibility rests with the officials who have been placed in power by the Grain Growers' Association. The farmers are ripe for the harvest. Let the sickle be inserted.

J. K. LOWE.

Chaplin, Sask.

MUST HAVE NAME

We have received several letters during the past week without the name of the writer enclosed. Under no circumstances do we publish a letter or pay any attention to the matter contained in it unless the name of the writer is known to us. A pen-name may be used for publication if there is any good reason for it (the we much prefer to have the real name), but the real name must be sent in to the editor also as an evidence of good faith. This notice will explain to a number of correspondents why their letters were not and cannot be published.—Editor.

GOOD USE FOR HALF A MILLION

Editor, Guide:—You advise the farmers to put together half a million for a political pull. Better far start five big flour mills, grind your own wheat and ship the flour. Then start your packing plants, tanneries, shoe shops and wooden mills, and you will not be forever slaves. The price of wheat will go down until five-sixths of the farmers will be compelled to compete with the rest of the jobbers and their savings for years will go up in Havana smoke, but some other man, way up, will do the smoking.

If the farmer is not a toiler, what is he? How long will you have to be a useful member on a farm of 160 acres before you become a Sir Knight?

J. J. Hill wants people back to the land. Hill owns transportation so he

cently appeared in the Morning News, of Moose Jaw, together with his reply thereto. The letters follow:—
Editor Morning News.

Dear Sir:—I was for some years a resident of Canada, up to about two years ago. I am not in touch with conditions there as closely as in previous years, but I understand that in addition to the tremendous burden of taxes on Saskatchewan property, it is proposed to add an Unearned Increment Tax.

Believing that protests on the part of land owners, large and small, is the best that can be done, I have sent a letter to the Hon. George Langley, copy of which I enclose herewith. I have no doubt that the Honorable gentleman has been deluged with hundreds of similar protests, and that he will pay no attention to them. I am, therefore, sending you a copy of my letter, in order that you may make such use thereof as you may see fit. I understand that a similar letter written by Mr. J. E. Martin, of Minneapolis, Minn., was published in your paper and quite extensively quoted by other papers in Western Canada.

Very truly yours,

A. D. KILDahl.

282 Trust and Savings Bldg.
Los Angeles, Feb. 20, 1914.

Hon. George Langley,
Minister of Municipal Affairs,
Regina, Sask., Canada.

Dear Sir:—I wish to add my protest to the protests which you have no doubt received from hundreds of land owners in your Province, in connection with the extreme burdens which your government is imposing in the way of taxes. I understand that the latest proposition in the way of tax laws is the Unearned Increment Tax.

Saskatchewan already has road, school, wood, supplementary revenue and land taxes. It would seem to me that the average land owner who invests his money in property in your Province has a burden enough without adding an Unearned Increment Tax. Surely your government, vested as

been the salvation of that country? I am now speaking not alone of capital from the United States, but from England and other European countries.

I am only a comparatively small land owner in Saskatchewan, but I believe the bulk of Saskatchewan acreage is now held in that way, and when such infamous legislation as that now proposed is in the program, it is only fair that every man affected by such legislation should protest. I would like to ask what extraordinary conditions have come up which would entail this heavy and unjust burden on land owners in your Province? What demands must be met in a financial way that have not come up before this time? Why should a land owner who has invested his own money, to say nothing of his labor, be obliged to pay tribute to a Government which has done absolutely nothing to assist him in securing an enhanced price for his property? It is a well known fact that land advances in proportion to settlement and improvement around it. Surely this state of affairs is brought about by the settlers themselves and not by any act of the Government. Why, then, should tribute necessarily be paid by the Government when values are enhanced by reason of such improvement?

May I ask the favor of a reply at your convenience?

Very truly yours,

A. D. KILDahl.

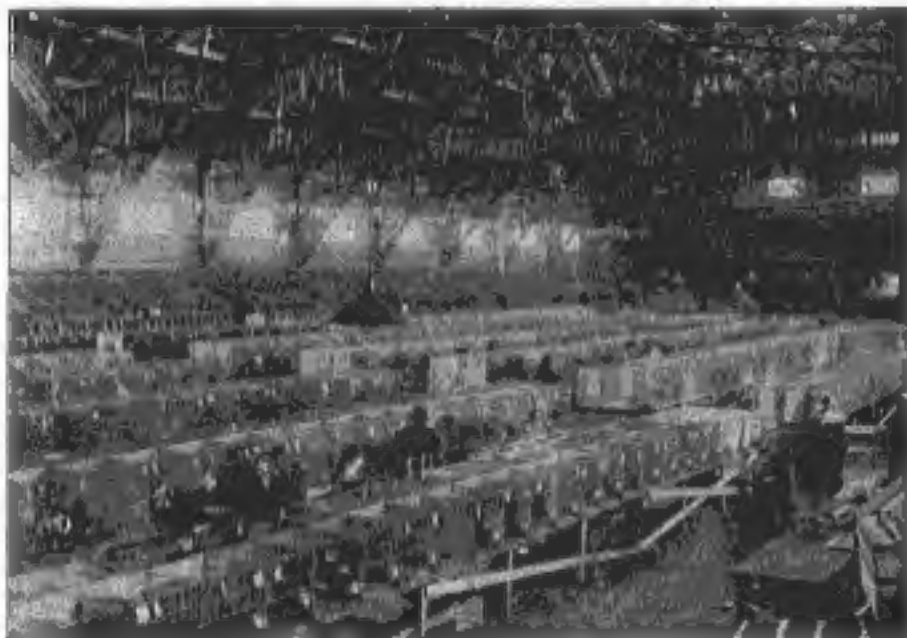
Editor Morning News.

Dear Sir:—In the Morning News of February 26, I notice a letter from Mr. A. D. Kildahl, of Los Angeles, which he addressed to the Hon. Geo. Langley, and in which he protests against the Unearned Increment Tax. In this letter he asks a question and answers it, too, altho he apparently is not aware that he has answered it. He says, "It is a well known fact that land advances in proportion to settlement and improvement around it. Surely this state of affairs is brought about by the settlers themselves and not by any act of the Government." Anyone who has given

thought to this question, it seems to me can only arrive at one conclusion, and that is that the community having created the value of the land "by settlement and improvement around it," the whole value so created (and not only part of it, as would be taken by an Unearned Increment Tax), should revert to the community, and not be gobbled up by absentee landlords like Mr. Kildahl and myself. I confess to owning land also in Saskatchewan on which I have not put one dollar in the way of improvements, but it is going up in value all the time, while I live out of the country entirely and pocket that increased value any time I decide to do so, or, in other words, sell. It is a perfectly legal proceeding, but I contend it is not good ethics, for it is getting something for nothing. When the people get wise enough to take the whole increment value for the public treasury and do away with all other taxes, then Mr. Kildahl and I, together with all the other landlords, will have to quit our dog-in-the-manger policy of not using the land ourselves, or letting anyone else use it unless they pay the price we demand.

It is not disputed by anyone that the land was created for the use of all humanity and not for a favored few. If Mr. Kildahl is really desirous of posing himself thoroughly on this matter which seems to concern him so much, I would suggest that he get in touch with the House Rule Tax League in Los Angeles, located at 614-515 American

Continued on Page 22



The Calgary Fair, held in the Horse Show Auditorium, Nov. 1913

seeps both ways. Why did he not stay on the farm, if farming is good?

P. LARSON.

Union Bay, B.C.

UNEARNED INCREMENT

J. H. Brockton, formerly of Moose Jaw, Sask., and now residing at Long Beach, California, sent to The Guide a copy of a letter from another Californian owner of Saskatchewan land which re-

fers to in politics, knows human nature well enough to know that the addition of the Unearned Increment Tax will result in driving out of Saskatchewan millions upon millions of invested capital. Do you not think that capital should be encouraged to come to Saskatchewan, rather than be discouraged? It is not a fact that the many millions of outside capital that have come in to the development of the Province of Western Canada have

The Country Homemakers

Continued by FRANCIS MARION REYNOLDS

OBLIGATIONS TO CRIMINALS

After a winter, during which the energies of so many of the daily newspaper folk have been directed towards setting forth in lurid headlines, a page wide, the progress of the Arnold murder case, one is relieved to know that, so far as this particular case is concerned, it is over at last.

But the thought comes back insistently that the conditions that produced one Krafchenko are still working towards the production of other characters, equally harmful to society. Unquestionably one of the greatest of these forces is the lack of a compulsory education law in Manitoba, which results in hundreds of boys leading unoccupied and useless lives, and the familiarity has dulled our sensibility of the importance of it, it has not altered the truth of the old saying that "Bataio finds some mischief still for idle hands to do."

Another common cause of crime is the Canadian born child of foreign parentage is our unvalued contempt for the foreigner. We do not hesitate to let his son and daughter see that we despise him and by so doing we encourage them to doubt his authority. In this lawless way we undermine the discipline of the foreign home, and we do not substitute even the partial control of enforced attendance at school.

The inevitable result is that this second generation of our foreign population is supplying us with an enormous percentage of our criminals, whereas the immigrants themselves supply a very small percentage indeed.

In so far as we are not giving these foreign children a decent chance to grow up under conditions that will make useful citizens of them, we are responsible for the crimes they may commit against society; we are responsible for the misery that crime always brings in its wake, the ruined homes and broken hearts, and we can never make up to the criminal for the wreck of his life.

This is not a masculine plea for the execution of justice in this instance to be stayed. It would not help matters to turn the head product of our mismanagement loose upon society. But there are hundreds of bright, energetic boys growing up in our city who may become criminals because they are receiving no training to equip them to become good citizens of our country. What are you going to do about it?

FRANCIS MARION REYNOLDS.

COMRADES

Dear Miss Reynolds:—My wife and I are just entering on our second year's enjoyment of "The Guide," generally reading along your department, Country Homemakers. We are both in favor of woman suffrage from this standpoint, that it is her right. As to effect of suffrage on the "woman," we enclose a clipping which states our belief in the matter much better than we can.

Yours in the Faith,
"WE 2."

Mothers of Men

The following extract from an address recently delivered by Daniel A. Foote, National Temperance and Citizenship Superintendent of the United Society of Christian Endeavor, is very worthy of a careful perusal:—

Last summer I went home—back to the old home, where a great city stands by a beautiful Oregon river and a snow-crowned mountain looks down from a sapphire sky. It was the Fourth of July, and there was a parade. I have seen many parades, many Fourth of July parades. I have seen many parades, in that, my native city. I had never before seen a Fourth of July parade like that parade. First in line came the city's "blue coat," filling the street. Following the battalion of police walked, with head erect, the mayor, and under his arm was a Bible! Behind the mayor marched the more than one hundred boys of his Sunday school

class, and each had carried a Bible. Behind the marching boys came a military band playing, "Onward, Christian Soldiers," and behind the band trudged and sang twelve thousand men, women and children from the Sunday schools of Portland, Oregon. A Fourth of July parade! Yes! And to the question that your eyes flash, I would answer that a few months before, for the first time in history, the women of Portland voted. They went to the polls and elected a reform administration. They swept the city clean. The women did. My mother and my sister helped. Father cast his own vote, and the "female of the species" in our class, cast their vote! The great, good men of the city had tried again and again. Standing alone, they had failed. The day that saw women vote for the first time in the metropolis of Oregon was Portland's great emancipation day.

Mother Had Not Changed

That night I went to bed in the old home and by my side slept a little fellow, bearing my name and carrying my blood in his veins—just such a little fellow as I was before I grew up and went away. Midnight came and I had not slept. My heart was stirred by a hundred emotions and my mind was memory's picture gallery. Then across



Mothering the Little Figs on a Western Ranch

the threshold of the quiet room swept soft as an angel, a figure in white. The old comes down at night in the Northwest. No sweltering there thru sleepless, humid terrors! Mother feared that I might be uncovered and chilled in my sleep. Often she had found me thus. Close by my head she came, and in the dim moonlight that crept under the blinds I sensed her sleeping low. I closed my eyes. I felt her fingers touch the coverlet. She tucked it deftly—then a pause—and then as light as a breath from the Milky Way, her lips brushed my forehead. Mother, voting citizen of Oregon, had not changed. To-day she is as tender as ever, as true and brave and pure and wise as ever. But she is stronger now and more potent. She is a ruler in a city and a state. Her voice is a voice that counts and is counted. Where yesterday it spoke only to plead, today it speaks with authority for every interest of home and country.

And so, fighting comrades of the Women's Christian Temperance Union, here is my conclusion of the whole matter. I am profoundly convinced that the ballot will be a weapon of uplift and freedom in the white hands of the Mothers of Men.

FACTS ABOUT SUFFRAGE

Dear Miss Reynolds:—I would be glad if you could tell me, thru the Sunshine columns of The Guide, in what countries and states the women have the vote, also when the vote was extended to the

women of Norway? Could you also tell me where to get Canadian literature on the same subject?

Thanking you in anticipation and wishing your Guide every success, I am, Yours truly,

NON-MILITANT.

Full Suffrage Extended to Women

Place	Date
BRITISH EMPIRE:	
Australian Federation.....	1902
New Zealand.....	1893
Isle of Man.....	1881
SCANDINAVIA:	
Finland.....	1906
Norway.....	1907
Iceland.....	1913
UNITED STATES:	
Alaska.....	1913
Arizona.....	1912
California.....	1911
Colorado.....	1893
Idaho.....	1896
Kansas.....	1912
Oregon.....	1912
Utah.....	1896
Washington.....	1910
Wyoming.....	1890
Partial suffrage in Illinois.....	1913

The only Canadian Suffrage literature I know of is Dr. Mary E. Crawford's booklet, "The Legal Status of

always treat each other as equals, and talk over anything that interests us both. I have made some mistakes and so has he, for we are both mortal and are liable to such.

We lost the debate, but we are hoping for some good to come, and maybe we will not lose next time. There was a larger crowd than usual so there is interest in the subject. Two of the speakers dealt entirely with conditions as they are in England and Scotland.

I have not been able to do much for the W.G.A., as yet; cannot get women here to take an interest and pay their dollar. I am hoping that when the weather gets warmer I may get around a little more and have better results. Our local is flourishing. We have a real live president and secretary who work together, and some active members too. Sorry I have not as good a report to send as Mrs. McNeil sent. I know she is a hustler. Well, I am doing my best. I think. Yours truly,

MRS. NEWTON J. ANDERSON,
Director for District 9, W.G.A.

RHUBARB RECIPES

As given at a women's club meeting, where each woman was expected to contribute her mite:

"Rhubarb-Raspberry Jam.—Rhubarb is so much less expensive than berries that the following is a very economical way of making raspberries—which usually cost more than any other of the small fruits—go twice as far as if they were used alone, and no one would suspect the addition of rhubarb unless told about it. As it is sometimes hard to get rhubarb at the season when raspberries are ripe, it is well to run the rhubarb at the time when it is best and cheapest, then it is ready to use when the berries come along."

"You skipped me," piped up little Mrs. H. "but I'm here with a recipe I want to pass along because it is so good:

"Rhubarb Dainty.—Fill a buttered pudding dish almost full with rhubarb, washed, cut up, stewed and sweetened to taste. Make a batter with one cupful of flour, four tablespoonfuls of sugar—granulated—one tablespoonful of butter or other shortening. Mix a rounded teaspoonful of baking powder with the flour and sugar, rub in the shortening, which should be very soft, add one well-beaten egg, and enough milk to make a stiff batter. Pour this over the rhubarb and bake until brown in a moderate oven. Serve with sugar and cream."

"Just a mite from me," softly added Mrs. G. "Did any of you ever try adding raisins to a rhubarb pie made with two crusts? If you haven't, do so next time and see if you don't find a flavor as novel as it is agreeable. Thus I do not think any of you have served your households with a dessert we shall:

"Ginger-Rhubarb Jelly.—Skin and cut into inch pieces one pound of rhubarb. It must weigh a pound after it has been prepared. Put it in a saucepan with one cupful of granulated sugar and a bit of fresh ginger root—an inch bit is plenty large. Cook slowly until the rhubarb is tender, but not cooked to a mush. Meanwhile wash two tablespoonfuls of granulated gelatin in half a cupful of cold water until soft, then strain into the hot rhubarb, adding two tablespoonfuls of lemon juice. Take out the bit of ginger root, then turn the liquid into a mold that has been rinsed with ice water and let set in a cold place for at least three hours. Serve with powdered sugar and whipped or plain cream. This jelly as flavored is a little tart. Some tastes may prefer more sugar added to the rhubarb."

With their first vote the women of Illinois the other day closed 1,100 saloons. Still, you know, woman suffrage does not really make any difference to the liquor traffic.

Saskatchewan

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RESEARCH AND ANALYSIS

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图 10-1-1 白粉病的危害

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REVIEW 2013 2013

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34. *Journal of the American Medical Association*, 277:1033-1034, 1997

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ish on the culture of flowers
and small berry shrubs.

T. EATON CO.

Harnett Catalogue

For the purpose of this study, the following data were collected:

SAVING

...the chimney—our last
of coal is

COMFORT

The fused joints achieve with the H.CLA can never work loose and allow gas or dust to escape from the joint.

HEALTH

The large circular water-pool at the HSCA houses sufficient

EASE

The [redacted] A-1, male, was captured by [redacted]
[redacted] who was [redacted] [redacted] [redacted]
[redacted] [redacted] [redacted] [redacted] [redacted] [redacted]
[redacted] [redacted]

ASK

The HECLA dealer, he will tell you more about it.

THE

ECLA PHARMACEUTICALS

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Make Your Own Will

Make it up & keep it safe. Don't think
the time is too soon
for it.

It is a common mistake to think that a will is only for the rich. In fact, it is for everyone. A will is a statement of your wishes regarding the distribution of your property after your death. It is a legal document that gives you peace of mind and ensures that your property is distributed according to your wishes.



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Alberta

The Grain Growers' Guide is published weekly by the Grain Growers' Association of Canada. It is a free publication for all grain growers in Canada. It contains information on grain production, marketing, and government policies.

THE GOVERNMENT'S POLICY
The Government of Canada has announced a new policy regarding grain production. This policy aims to increase the efficiency of grain production and ensure that farmers receive a fair price for their crops. The policy includes measures to improve the quality of grain and to streamline the marketing process.

MARKETING OF GRAIN
The Grain Growers' Association of Canada has announced a new marketing plan for grain. This plan will ensure that farmers receive the best possible price for their crops and that the grain is marketed efficiently. The plan includes measures to improve the quality of grain and to streamline the marketing process.

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COMPARATIVE STUDIES IN CHINA

1. The first step is to identify the variables involved in the problem. In this case, the variables are the number of hours worked (x) and the total income (y).

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1. The first step is to identify the problem. This involves understanding the current situation and the goals that need to be achieved.

2. Next, we need to gather information. This includes researching the problem, identifying the stakeholders involved, and understanding the resources available.

3. Once we have gathered the information, we can begin to develop a plan. This involves identifying the steps that need to be taken to solve the problem and determining the order in which these steps should be taken.

4. The next step is to implement the plan. This involves putting the plan into action and monitoring the progress of the project.

5. Finally, we need to evaluate the results. This involves comparing the actual results of the project to the goals that were set at the beginning and determining whether the project was successful.

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| Region | Age | Sex | Year | Population | Birth rate | Death rate | Infant mortality |
|--------|-------|-----|------|------------|------------|------------|------------------|
| 1990 | 15-64 | M | 1990 | 100 | 10 | 10 | 10 |
| 1990 | 15-64 | F | 1990 | 100 | 10 | 10 | 10 |
| 1990 | 15-64 | M | 1990 | 100 | 10 | 10 | 10 |
| 1990 | 15-64 | F | 1990 | 100 | 10 | 10 | 10 |

本行總行設在上海，分行遍設各埠，資本總額一千萬元，實收資本五百萬元，公積金一百萬元，總行設在上海，分行遍設各埠，資本總額一千萬元，實收資本五百萬元，公積金一百萬元。

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Broken Promises

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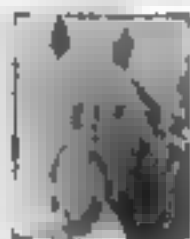
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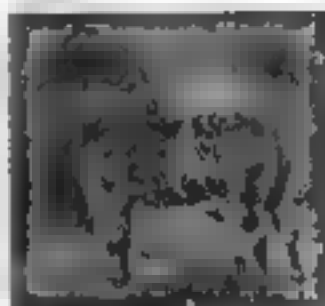
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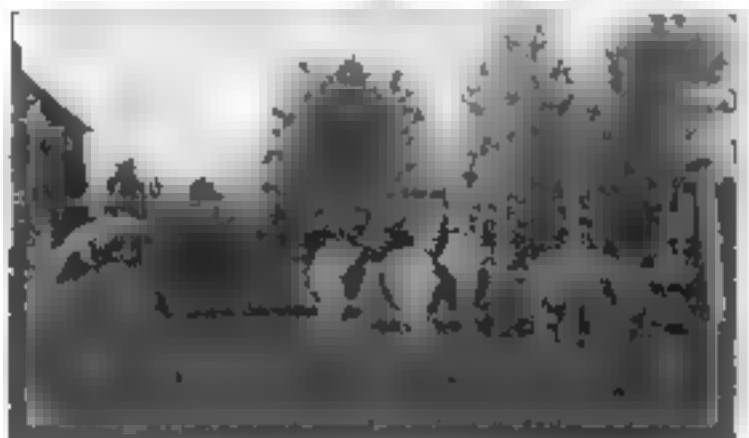
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Estimated Total Income

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Hardware Mail Order Specialists
W. NIPEG *Reference: Bank of Hamilton* MANITOBA

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Of a Farmers' Organization, Rural Municipality, Local Improvement District or Village? Then don't bother your neighbors, but give a Company's Bond when asked to supply a Guarantee Bond.

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Winnipeg, Man.

"And remember,
John
use nothing but
Brandram's
B.B. Genuine
White Lead
on that job."



Brandram's B. B. Genuine White Lead is the one safe white lead to use because it is corroded by the famous Brandram process, which makes it penetrate further into the wood on account of its wonderful smoothness and fineness. It can be depended upon to protect the wood longer against deterioration than lead made by any other process.

Brandram's B. B. Genuine White Lead has for over 100 years been accepted as the standard of values in white lead. If the world's verdict of superior quality is good enough for you, buy Brandram's.

Write for book-
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dealer.



BRANDRAM-HENDERSON
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Our Ottawa Letter

Continued from Page 6

labeled record made last year a profit of from thirty to sixty per cent. upon their capital.

"They did not pay their shareholders that," remarked Mr. Burnham.

"This statement was sent broadcast through the country. Surely the big milling industries are not foolish enough to send broadcast a statement which is not in their own interests if it is not true," replied Mr. Carroll.

Wool Should Be Waxed

Oliver Wilson, Conservative member for North Essex, in the course of his reply, said that as a farmer he demanded protection for the agriculturists of the Dominion as well as for the steel and other industries. He protested against the proposal of Mr. Carroll to give aid to the steel men while advocating doing away with the protection which up to the present time has been accorded to farming communities. "I contend," he said, "that if we are to have a protective system in this country, it ought to be fair and equitable to all interests and there is no just ground why the farmers should have to go and sell their corn in the open market when the United States produce seven-eighths of the corn, and when every other product which the farmer raises is entitled to, and does receive, the advantage of tariff protection. Dealing more particularly with the demands of the West Mr. Wilson quoted statistics to prove that the three Prairie Provinces are developing in an industrial as well as an agricultural way. He said that such members as Mr. Tarriff and Mr. Naulty have been hollering 'wool, wool,' when there was not any wool. He did not desire to take any credit from the West to which it is entitled, "but is it not a fact that if they are frosted out we are only too glad to buy them more wool; and if they are haled out we are willing to help them. We have built transcontinental railways to traverse the west, including the Winnipeg-Moncton line proposed by the leader of the opposition, which will cost this country \$200,000,000. We are building them elsewhere; we are doing everything that a government can do, in reason, to help that western country to obviate as far as possible anything that militates against its development. But I was born and raised in the woods of Ontario and I submit that pioneer conditions prevailing in Western Canada are not to be compared for difficulty with the pioneer conditions which had to be faced in Ontario and Quebec."

Referring to the big farmers' demonstration which came to Ottawa on December 14, 1910, Mr. Wilson said that Sir Wilfrid Laurier had been frightened "when these farmers came here by the thousand from the wild and woolly West, where the cowboys roam by day and the coyotes howl by night."

All Need Protection

There was some sharp criticism of the attitude of the people of the Canadian West as well as demands for protection for the Eastern farmer in other speeches delivered by ministerial supporters during the week.

J. A. M. Armstrong, of North York, said that one would think when listening to the wailing of such members as Dr. Naulty and Mr. Knowles that the portion of Canada lying between Manitoba and the Rockies was a plague-stricken country. He thought it passing strange that of the thousands of sons and daughters of Ontario who had settled in the West nine-hundred-and-sixty-nine out of one-hundred preferred that country in their native province. It was strange that they do not want to leave such a plague-stricken land. Mr. Armstrong declared that opposition members from the West are not fulfilling their duty because they are trying to draw a line of cleavage between eastern and western Canada. He was never so proud to be a Conservative as at the moment the minister of finance took his seat after delivering the budget speech. He was proud because once more we could make the boast that so far as tariff matters are concerned the Conservative party can

claim consistency. It was the duty of the House, he said, to realize that in dealing with the tariff question we must have regard to the interests of the whole of Canada. The country cannot live by any one industry alone. The farmer must co-operate with the manufacturer and the laborer is just as important as the capitalist. All should have protection.

A Wholesome Expert

Dr. Edwards, of Frontenac, in a speech lasting two and a half hours, produced an immense mass of figures to prove that no benefit could possibly result to Canadian farmers as a result of free trade in farm products with the United States. He maintained that the Canadian farmers should receive more protection in order to give them better prices. Strangely enough he argued a few minutes later that the lower tariff which recently came into effect in the United States had not lowered the cost of living. This was a nice illustration of the inconsistency into which high tariff arguments invariably lead all but the most wary speakers. What Dr. Edwards particularly demanded was an increase in the duty of two cents per pound on meat. He also expressed the belief that the farmers of the Dominion would be better off if a higher duty was placed upon butter and eggs.

Blindly Favours Privilege

But the most thorough going protectionist arguments were those given expression to by J. H. Burnham member for West Peterborough. His motto free trade doctrines hip and thigh. He declared that under free trade cheapness is the great consideration. The only way the free trader can command the home market is by superior cheapness. This he declared is the death of civilization; it is the ruin of the hope of those people who would rise above the level of the brutes. He believed that if Canada had their own market exclusively and no other market in the world, in a short time, with all our great natural advantages, we would have an ideal country to live in. Every industry would be balanced with each other; we would have plenty. This balance of industry is disturbed by such things as British preference and the competition from abroad. Mr. Burnham thought it positively absurd to borrow money from abroad and then send it abroad to pay for goods which we can manufacture in Canada. An ideal condition could be brought about by imposing a uniform rate of duty on everything and making it sufficiently high to be protective. Referring briefly to the demands for free wheat Mr. Burnham said that the request of the western farmer were not alone to be considered. He maintained that the farmers of his own county were not in favor of the duty being taken off wheat and that their interests were to be considered as well as those of the farmers of the West.

Enough has been quoted from these speeches to indicate the extreme protectionist views still held by many of the members who, in part at least, represent rural constituents in the East. The "spread" of opinion between them and the Western farmers who desire wider markets is indeed very wide and indicates that the battle for freedom of trade in farm and other products has in all probability just begun, unless the advice given by Mr. Burnham, that the parties should get together and deal with the problems of the east and west is adopted.

ABSOLUTE PROHIBITION

Absolute prohibition will prevail in the United States navy after July 1 next. Secretary Daniels made public an order which not only will abolish the traditional "wine mess" of the officers, but will bar all alcoholic liquors from every ship and shore station of the navy.

This order, constituting one of the most notable victories ever won by the prohibition forces, was issued upon the recommendation of Surgeon-General Braisted. It follows:

"The use or introduction for drinking purposes of alcoholic liquors on board any naval vessel or within any navy yard or station is prohibited and commanding officers will be held directly responsible for the enforcement of this order."

The Bank of British North America

Established in 1838

Incorporated by Royal Charter in 1840

Seventy-Eighth Annual Report and Balance Sheet

REPORT OF THE DIRECTORS of the BANK OF BRITISH NORTH AMERICA, presented to the PROPRIETORS at their SEVENTY-EIGHTH YEARLY GENERAL MEETING, held on TUESDAY, MARCH 3rd, 1914.

In submitting the Report and Balance Sheet to the 29th November, 1913, the Court of Directors desire to point out to the Proprietors that the changes now introduced into the form of the Balance Sheet have been rendered necessary by the provisions of the Canadian Bank Act, 1913.

It will be seen that the profits for the Year, including \$93,446.79 brought forward from 30th November, 1912, amount to \$783,191.89, of which \$194,666.66 was appropriated to a dividend paid last October, leaving a balance of \$588,525.23, which the Directors propose to distribute as follows:—

| | |
|---|------------|
| In the payment of a dividend of 40s. per share (Payable less Income Tax on the 4th April next) \$194,666.66 | |
| Transferring to the Reserve Fund | 97,333.33 |
| Transferring to the Bank Premiums Account | 97,333.33 |
| And in the Payment of a Bonus of 3 per cent. to the Staff, about | 36,500.00 |
| Leaving a balance to be carried forward of | 108,437.58 |

The above Dividend will make a distribution of 3 per cent. for the year. The Dividend Warrants will be sent to the Proprietors on 3rd April next.

Since the last Report Branches have been opened at 150 Mile House, B.C., McGregor Street and Selkirk Avenue, Winnipeg, Man., St. Catharines, Ont., and Sub-Branches at James Bay, Victoria, B.C., Kandahar, Sask., and Queen Street and Beech Avenue, Toronto, Ont.

A branch has been closed at Forward, Sask., and a Sub-Branch at the Union Stock Yards, West Toronto.

The following appropriations from the Profit and Loss Account have been made for the benefit of the Staff, viz.:—To the Officers' Widows' and Orphans' Fund, \$7,440.72; To the Officers' Pension Fund, \$44,666.95; To the Officers' Life Insurance Fund, \$1,946.66. These amounts are for the whole year and include those already set forth in the Statement to 31st May, 1913.

BALANCE SHEET, 29th NOVEMBER, 1913

| LIABILITIES | | ASSETS | |
|--|------------------|--|----------------|
| Capital | \$ 4,866,666.66 | Current Coin and Bullion | \$1,142,584.49 |
| 20,000 shares of £50 each, fully paid | | Circulation Notes | 4,236,891.49 |
| Reserve Fund | 1,017,333.33 | | \$5,379,475.98 |
| Dividends Declared and Unpaid | 5,539.33 | Notes of other Banks | 314,865.23 |
| PROFIT AND LOSS ACCOUNT: | | Cheques on other Banks | 2,206,399.60 |
| Balance brought forward from 30th Nov., 1912 | \$288,113.45 | Balances due by other Banks in Canada | 21,622.94 |
| Dividend paid April, 1913 | 194,666.66 | Balances due by Banks and Banking Correspondents elsewhere than in Canada | 1,411,389.91 |
| | \$ 93,446.79 | Canadian Municipal Securities and British Foreign and Colonial Public Securities other than Canadian— | |
| Net profit for the year ending this date after deducting all current charges, and providing for bad and doubtful debts | 689,745.19 | Exchange Bonds, £310,300, at Cost | 1,305,165.23 |
| | \$783,191.89 | Railway and other Bonds | 103,411.71 |
| Dividend paid October, 1913 | 194,666.66 | Call and Short Loans in Canada on Bonds, Debentures and Stocks | 1,057,343.51 |
| | \$588,525.23 | Call and Short Loans elsewhere than in Canada | 7,065,799.93 |
| DEDUCT: | | Other Current Loans and Discounts in Canada (less Reserve of Interest) | 28,696,964.70 |
| Transferred to Reserve Fund | 97,333.33 | Other Current Loans and Discounts elsewhere than in Canada (less Reserve of Interest) | 7,718,635.00 |
| Transferred to Bank Premiums Account | 97,333.33 | Liabilities of Customers, under Letters of Credit as per contracts | 1,793,312.74 |
| Transferred to Officers' Widows' and Orphans' Fund | 7,440.72 | Real Estate other than Bank Premises | 200.18 |
| Transferred to Officers' Life Insurance Fund | 1,946.66 | Overdue Debts (estimated Loss provided for) | 398,631.18 |
| Transferred to Officers' Pension Fund | 44,666.95 | Bank Premises at net more than Cost, less Amounts Written off | 1,484,736.73 |
| Staff Bonus | 36,500.00 | Deposits with the Canadian Minister of Finance for the purpose of the Circulation Fund—Dominion of Canada 3½ per cent. | \$1,142,584.49 |
| | \$285,420.99 | Bonds, £250,000 at 90 | \$1,142,584.49 |
| Balance available for April Dividend | \$ 303,104.24 | Cash | 232,248.86 |
| Notes of the Bank in Circulation | 4,236,891.49 | | \$1,424,581.39 |
| Deposits not bearing Interest | 15,437,932.86 | Deposits in Central Gold Reserve | 350,000.00 |
| Deposits bearing Interest, including Interest accrued to date | 24,792,977.77 | Other Assets and Accounts not included in the foregoing | 562,146.16 |
| Balance due to other Banks in Canada | 1,023.05 | | |
| Balance due to Banks and Banking Correspondents in the United Kingdom and Foreign Countries | 446,894.47 | | |
| Bills Payable | 7,516,510.00 | | |
| Acceptances under Letters of Credit | 1,793,312.74 | | |
| Liabilities and Accounts not included in the foregoing | 1,585,645.73 | | |
| Liability on Endorsements | \$213,047.58 | | |
| Liability under Guarantee in respect of the Sovereign Bank of Canada | \$308,800.00 | | |
| | \$ 62,644,890.12 | | |

We have examined the above Balance Sheet with the Books in London, and the Certified Returns from the Branches, and find it to present a true statement of the Bank's affairs as shown by the books and returns.

London, 17th February, 1914

E. A. HOARE, } Directors
F. LUBBOCK, }
H. B. MACKENZIE, General Manager

G. SNEATH,
N. E. WATERHOUSE, } Auditors

Of the Firm of Price, Waterhouse & Co., Chartered Accountants

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APR 22 1914

SELL TOGETHER AND BUY TOGETHER AND DICTATE YOUR TERMS

SEEDING

IN FULL SWING

MOTHER EARTH has again thrown off her snowy mantle and exposed her surface for man to again perform his annual "Faith Act." No one sows a bushel to reap a bushel only. Yet many a farmer, in spite of nature's most generous assistance last season, is not as well off today as he was before he scattered his seed last spring. Why did the farmer not benefit fully by nature's promise-keeping? Others reaped a large part of his harvest, though they did not sow, by making him pay too much for the things he had to buy and paying him too little for what he had to sell.

Co-operation is the Remedy

Sell together and buy together and dictate your terms. Give your own Company the handling of your surplus grain. Get all there is in it.

Buy your twine, lumber, fence wire and flour through your own Company. The farmer's buying power when centralized will surely reduce the cost of living.

Substitute "INTER-DEPENDENCE" for "INDEPENDENCE" as your personal motto and you will be surprised with the results.

THE GRAIN GROWERS' GRAIN CO. LTD.

WINNIPEG FORT WILLIAM CALGARY NEW WESTMINSTER